

Amendments to the Claims:

The listing of Claims will replace all prior versions and listings of the Claims in the application:

Listing of Claims

1. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising:

establishing a plurality of participants, comprising: a first participant representing a first customer as a participant of a first account; a second participant representing the first customer as a participant of a second account; and a third participant, wherein a customer assigned to an account represents a participant;

~~assigning each participant of the plurality of participants to a~~ the first participant and the third participant to the first account;

~~assigning at least one of the plurality of participants also~~ the second participant to a ~~the~~ second account;

storing data related to the plurality of participants, the first account and the second account in a database comprising a data structure encoded on a computer-readable memory, said data structure comprising a first tier, a second tier and a third tier, wherein the first tier comprises an account entity class, the second tier comprises a customer entity class, and the third tier comprises a product entity class and a service entity class

~~a customer entity class and an account entity class,~~

wherein the customer entity class includes a plurality of customer entities that store data related to the plurality of participants, and

wherein the account entity class includes a plurality of account entities that store data related to the first account and the second account,

wherein the product entity class includes a plurality of product entities that store data related to products available for offer to the plurality of participants,

wherein the service entity class includes a plurality of service entities that store data related to services available for offer to the plurality of participants,

wherein at least one of the plurality of customer entities establishes a foreign key relationship with at least one of the plurality of account entities, and

wherein at least one of the plurality of account entities establishes a foreign key relationship with at least one of the plurality of customer entities;

performing underwriting pattern analysis on data at each of the first tier, the second tier and the third tier of the data structure;

providing an account level underwriting decision at an account level based upon data related to the plurality of participants assigned to the first account and the underwriting pattern analysis; and

displaying data related to the account level underwriting decision.

2. (Previously Presented) The method of claim 1, further comprising: providing a participant level underwriting decision for each participant separately, based upon data related to the plurality of participants assigned to the first account.

3. (Previously Presented) The method of claim 1, further comprising: establishing a plurality of insurance policies for a participant of the plurality of

participants, based upon data related to the plurality of participants assigned to the first account.

4. (Previously Presented) The method of claim 1, wherein providing account level underwriting decision at an account level comprises providing an account level underwriting decision based upon business rules for an account.

5. (Previously Presented) The method of claim 4, wherein providing account level underwriting decisions at an account level comprises providing at least one account level underwriting decision based upon all insurance policies of the plurality of participants of the first account, wherein all insurance policies of the first account comprise a plurality of insurance policies for each of the plurality of participants, wherein at least one of the plurality of insurance policies is of the second account.

6. (Currently Amended) A method of managing an underwriting account for an insurance policy, the method comprising:

establishing a plurality of participants, comprising: a first participant representing a first customer as a participant of a first account; a second participant representing the first customer as a participant of a second account; and a third participant, wherein a customer assigned to an account represents a participant;

assigning each participant of the plurality of participants to a the first participant and the third participant to the first account;

assigning ~~at least one of the plurality of participants also~~ the second participant to
a the second account;

storing data related to the plurality of participants, the first account and the
second account in a database comprising a data structure encoded on a computer-
readable memory, said data structure comprising a first tier, a second tier and a third
tier, wherein the first tier comprises an account entity class, the second tier comprises a
customer entity class, and the third tier comprises a product entity class and a service
entity class

~~a customer entity class and an account entity class,~~

wherein the customer entity class includes a customer involvement entity
class that comprises a plurality of customer involvement entities,

wherein the account entity class includes an account involvement entity
class that comprises a plurality of account involvement entities,

wherein the at least one of the plurality of customer involvement entities
establishes a foreign key relationship with at least two of the plurality of customer
entities,

wherein at least one of the plurality of account involvement entities
establishes a foreign key relationship with at least one of the plurality of customer
entities and at least one of the plurality of account entities,

wherein the product entity class includes a plurality of product entities that
store data related to products available for offer to the plurality of participants,

wherein the service entity class includes a plurality of service entities that
store data related to services available for offer to the plurality of participants,

wherein the plurality of customer involvement entities store data related to the plurality of participants, and

wherein the plurality of account involvement entities store data related to the first account and a second account;

establishing business rules at an account level;

performing underwriting pattern analysis on data at each of the first tier, the second tier and the third tier of the data structure;

providing an underwriting decision for an account based upon the business rule and the underwriting pattern analysis; and

displaying the data related to the underwriting decision.

7. (Previously Presented) The method of claim 6, further comprising:
determining potential risk exposure of the first account at a participant level.

8. (Currently Amended) The method of claim 6, wherein at least one of the plurality of participants represents a customer that owns a plurality of businesses, wherein each business of the plurality of businesses is identified individually by a business entity identifier.

9. (Previously Presented) The method of claim 6, wherein establishing a plurality of participants comprises establishing at least one of the plurality of participants having a plurality of insurance policies.

10. (Previously Presented) The method of claim 6, wherein providing an underwriting decision for an account further comprises providing an underwriting decision based upon the plurality of participants assigned to the first account.

11-20. (Canceled)

21. (Currently Amended) The method of claim 9, further comprising determining potential risk exposure of the first account based on a first potential risk exposure and a second potential risk exposure for a first set of businesses and a second set of businesses, respectively, wherein each business of the first set of businesses and second set of businesses is identified individually by a business entity identifier, and wherein the at least one participant having a plurality of insurance policies has a plurality of businesses including the first set of businesses.

22. (Previously Presented) The method of claim 21, wherein the plurality of insurance policies of the one participant having a plurality of insurance policies does not include a policy for the first set of businesses.

23. (Currently Amended) The method of claim 21, further comprising:
establishing a fourth participant of the plurality of participants representing a second customer;
identifying the third participant as representing the second customer as a participant of the first account;

identifying at least one of the plurality of participants the second customer,
represented by the third participant assigned to the first account, as a former participant
of a the second account represented by the fourth participant, wherein the former
participant of the second account is no longer assigned to the second account, and
wherein the former participant of the second account has the second set of businesses.

24. (Currently Amended) The method of claim 23, wherein providing an
underwriting decision for an account further comprises providing an underwriting
decision based upon the plurality of participants and a former participant of the first
account representing a third customer, where the former participant of the first account
who is no longer assigned to the first account.

25. (Currently Amended) The method of claim 1, wherein the foreign key
relationships with at least one of the plurality of account entities and with at least one of
the plurality of customer entities are used to retrieve data to provide an account level
underwriting decision at an account level for the first account based upon data related to
the plurality of participants the first participant and the third participant assigned to the
first account, the ~~at least one of the plurality of participants also~~ second participant
assigned to the second account, and the first and second accounts.